

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/07/2009.
- 2) This case was confirmed on 11/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on  
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on  
NA.
- 5) The case was dismissed on 04/30/2012.
- 6) Number of months from filing to the last payment: 33
- 7) Number of months case was pending: 36
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 19,680.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 27,270.51
Less amount refunded to debtor	\$ 2,840.14
<b>NET RECEIPTS</b>	<b>\$ 24,430.37</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,400.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,370.43
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,770.43**

Attorney fees paid and disclosed by debtor **\$ 100.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HIGHLAND CROSSING CO	SECURED	815.00	2,125.63	2,125.63	2,125.63	.00
MIDFIRST BANK	SECURED	18,695.00	18,905.98	.00	.00	.00
PALISADES COLLECTION	SECURED	20,000.00	.00	.00	.00	.00
PALISADES COLLECTION	SECURED	3,000.00	.00	.00	.00	.00
1800899CASH.COM	UNSECURED	600.00	NA	NA	.00	.00
AAM INC	UNSECURED	750.00	NA	NA	.00	.00
ACADEMY CREDIT	UNSECURED	500.00	NA	NA	.00	.00
ACE CASH EXPRESS	UNSECURED	700.00	NA	NA	.00	.00
AMERICA UNITED BANK	UNSECURED	1,200.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	12,966.00	.00	13,653.24	12,349.91	.00
CASHNET USA	UNSECURED	250.00	NA	NA	.00	.00
CHECK & GO	UNSECURED	1,000.00	NA	NA	.00	.00
CHECK N GO	UNSECURED	500.00	NA	NA	.00	.00
CMK INVESTMENTS	UNSECURED	1,600.00	1,665.96	1,665.96	1,506.93	.00
CREDIT ONE BANK	UNSECURED	500.00	NA	NA	.00	.00
EAST SIDE LENDERS	UNSECURED	900.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	500.00	491.26	491.26	444.37	.00
SHORT TERM LOAN	UNSECURED	800.00	913.31	913.31	826.12	.00
SSM GROUP LLC	UNSECURED	700.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,600.00	1,568.34	1,568.34	1,418.63	.00
ZIP19.COM	UNSECURED	800.00	NA	NA	.00	.00
MIDFIRST BANK	SECURED	.00	221.25	671.25	671.25	.00
BAC HOME LOANS	SECURED	.00	.00	2,028.60	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MIDLAND CREDIT UNION	SECURED	.00	.00	.00	.00	.00
LVNV FUNDING	UNSECURED	NA	350.56	350.56	317.10	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	2,699.85	671.25	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>2,125.63</u>	<u>2,125.63</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	4,825.48	2,796.88	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	18,642.67	16,863.06	.00

**Disbursements:**

Expenses of Administration	\$ 4,770.43	
Disbursements to Creditors	\$ 19,659.94	
<b>TOTAL DISBURSEMENTS:</b>		\$ 24,430.37

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/01/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.